

United States Bankruptcy Court  
Western District of MichiganIn re:  
David W Charron  
DebtorCase No. 14-07970-jwb  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0646-1

User: howep  
Form ID: b18Page 1 of 2  
Total Noticed: 62

Date Rcvd: Apr 28, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2015.

db +David W Charron, 11451 Bowers Drive, Lowell, MI 49331-9155  
 ust +Matthew W. Cheney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
     125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 cr +Founders Bank & Trust, Jonathan F. Thoits, Esq., 5200 Cascade Rd SE,  
     Grand Rapids, MI 49546-6402  
 7524887 +4949 Plainfield LLC, 1140 Wilson Ave. NW, Grand Rapids MI 49534-3458  
 7524888 +Ada Township, PO Box 370, Ada MI 49301-0370  
 7524890 Advanced Radiology Services, 3264 North Evergreen Dr., Grand Rapids MI 49525-9746  
 7524889 +Advanced Radiology Services, 100 S. Owasso Blvd West, Saint Paul MN 55117-1036  
 7542620 +Attorney Grievance Commission, Buhl Building, 535 Griswold, Suite 1700,  
     Detroit, MI 48226-3604  
 7524894 +Big Crooked Lake Condo Ass'n, c/o Cory Deeds, 11460 Bowers Drive, Lowell MI 49331-9155  
 7524895 Brennan Family Dentistry, 3152 Peregrine Dr NE, Suite 200, Grand Rapids MI 49525-9723  
 7524896 +CH Law, PC, PO Box 206, Belmont MI 49306-0206  
 7524897 +Charron & Hanisch, PLC, PO Box 206, Belmont MI 49306-0206  
 7542624 City of Grand Rapids, Income Tax Dept., PO Box 347, Grand Rapids, MI 49501-0347  
 7524901 Discover Bank, c/o Estate Infor. Svcs., LLC, d/b/a EIS Collections, PO Box 1398,  
     Reynoldsburg OH 43068-6398  
 7524903 +Founders Bank & Trust, 5200 Cascade Road SE, Grand Rapids MI 49546-6402  
 7524902 +Founders Bank & Trust, PO Box 1828, Grand Rapids MI 49501-1828  
 7524906 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
     (address filed with court: GreenTree, PO Box 94710, Palatine IL 60094-4710)  
 7542621 +Glenn Morris, 6725 Blythefield Ct., Rockford, MI 49341-9288  
 7524905 +Glenn S. Morris, Ind., Ttee of Glenn S. Morris Trust, 6725 Blythefield Ct.,  
     Rockford MI 49341-9288  
 7542623 +Joseph Krzewski, 383 Whitetail Ct., Grandville, MI 49418-9419  
 7524910 Kimberly Jo Charron, 7500 - 3 Mile Road, Ada MI 49301  
 7524911 +Mercy Health Physician Partner, PO Box 120153, Grand Rapids MI 49528-0103  
 7595774 Mercy Health Saint Mary's, PO Box 673170, Detroit, MI 48267-3170  
 7524912 +Michigan Dept of Treasury, Treasury Building, Lansing MI 48918-0001  
 7524913 Navient / Sallie Mae, PO Box 3319, Wilmington DE 19804-4319  
 7524915 PNC Bank, PO Box 747032, Pittsburgh PA 15274-7032  
 7524920 PNC Bank, PO Box 747066, Pittsburgh PA 15274-7066  
 7524919 +PNC Bank, c/o NCB Management Services, PO Box 1099, Langhorne PA 19047-6099  
 7524921 PNC Bank, PO Box 856177, Louisville KY 40285-6177  
 7524917 PNC Bank, PO Box 5570, Cleveland OH 44101-0570  
 7524916 +PNC Bank, PO Box 5570, Louisville KY 40255  
 7524914 +Parkland Investments Inc., 85 West Walton, Suite A, Muskegon MI 49440  
 7524923 Priority Health, 1231 East Beltline NE, Grand Rapids MI 49525-4501  
 7524924 +Realico, Inc., 2025 E. Beltline SE, Grand Rapids MI 49546-7673  
 7524925 Saint Mary's Health Care, c/o Medicredit, Inc., PO Box 1022, Wixom MI 48393-1022  
 7542622 +The Glenn S. Morris Trust, 6725 Blythefield Ct., Rockford, MI 49341-9288  
 7542619 Title Check, LLC, 622 W. Kalamazoo Ave., Kalamazoo, MI 49007-3308  
 7524927 +Trott & Trott, PC (Team C), 31440 Northwestern Hwy., Suite 200, Farmington MI 48334-5422  
 7524928 +William C. Charron, 14407 Westwind Dr., Grand Haven MI 49417-9382

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Apr 28 2015 22:34:24 Andy Vara,  
     Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
     Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Apr 28 2015 22:34:24 Daniel J. Casamatta,  
     Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,  
     125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Apr 28 2015 22:34:24 David W. Asbach,  
     Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
     Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Apr 28 2015 22:34:24 Dean E. Rietberg,  
     Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
     125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Apr 28 2015 22:34:24 Habbo G. Fokkena,  
     Office of the United States Trustee, Michigan/Ohio Region 9,  
     The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Apr 28 2015 22:34:24 Matthew T. Cronin,  
     Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,  
     Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Apr 28 2015 22:34:24 Michael V. Maggio,  
     Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
     125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Apr 28 2015 22:34:24 Michelle M. Wilson,  
     Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,  
     125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865  
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Apr 28 2015 22:34:24 Office of the U.S. Trustee,  
     The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865

District/off: 0646-1

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

ust	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov	Apr 28 2015 22:34:24	United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, Grand Rapids, MI 49503-2837
7524892	EDI: AMEREXPR.COM	Apr 28 2015 22:13:00	American Express, PO Box 722929, Houston TX 77272-2929
7524891	EDI: AMEREXPR.COM	Apr 28 2015 22:13:00	American Express, Los Angeles CA 90096-8000
7524893	EDI: BANKAMER.COM	Apr 28 2015 22:13:00	Bank of America, El Paso, TX 79998-2236
7524898	+EDI: CIAC.COM	Apr 28 2015 22:13:00	CitiMortgage, Inc., Fallon MO 63368-2240
7524899	EDI: DISCOVER.COM	Apr 28 2015 22:13:00	Discover Bank, Carol Stream IL 60197-6103
7524900	E-mail/Text: cms-bk@cms-collect.com	Apr 28 2015 22:34:19	Discover Bank, c/o Capital Management Service, 698-1/2 South Ogden St., Buffalo NY 14206-2317
7524904	+E-mail/Text: bankruptcy@oldnational.com	Apr 28 2015 22:34:29	Founders Bank & Trust, c/o Old National Bank, One Main Street, Evansville IN 47708-1464
7524907	E-mail/Text: bankruptcy.bnc@gt-cs.com	Apr 28 2015 22:34:17	GreenTree, PO Box 6172, Rapid City SD 57709-6172
7524908	EDI: IRS.COM	Apr 28 2015 22:13:00	Internal Revenue Service, Centralized Insolvency Operati, PO Box 7346, Philadelphia PA 19101-7346
7524909	+E-mail/Text: sharyl.dietrich@kentcountymi.gov	Apr 28 2015 22:34:49	Kent County Treasurer, PO Box Y, Grand Rapids MI 49501-4925
7524918	EDI: NESF.COM	Apr 28 2015 22:13:00	PNC Bank, c/o National Enterprise System, 29125 Solon Road, Solon OH 44139-3442
7524922	E-mail/Text: edinkel@vikingservice.com	Apr 28 2015 22:35:12	PNC Bank, c/oViking Client Services, Inc, PO Box 59207, Minneapolis MN 55459-0207
7524926	EDI: NAVIENTFKASMSERV.COM	Apr 28 2015 22:13:00	Sallie Mae, Dept of Education, Loan Services, PO Box 9635, Wilkes Barre PA 18773-9635

TOTAL: 23

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 30, 2015

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2015 at the address(es) listed below:

Eric D. Carlson	on behalf of Creditor	Glenn Morris & Associates carlson@milleranfield.com, ECF_Notice@milleranfield.com
Eric D. Carlson	on behalf of Plaintiff	Glenn S. Morris carlson@milleranfield.com, ECF_Notice@milleranfield.com
Eric D. Carlson	on behalf of Plaintiff	The Glenn S. Morris Trust carlson@milleranfield.com, ECF_Notice@milleranfield.com
Jonathan F. Thoits	on behalf of Creditor	Founders Bank & Trust argroup@foundersbt.com
Lisa E. Gocha	lgtrustee@sbcglobal.net, lg@trusteesolutions.com;lg@trusteesolutions.net	
Perry G. Pastula	on behalf of Debtor	David W Charron bankruptcy@dunnsslaw.com
Ronald A. Spinner	on behalf of Plaintiff	The Glenn S. Morris Trust spinner@milleranfield.com
Ronald A. Spinner	on behalf of Creditor	Glenn Morris & Associates spinner@milleranfield.com
Ronald A. Spinner	on behalf of Plaintiff	Glenn S. Morris spinner@milleranfield.com

TOTAL: 9

Form B18 (Official Form 18)(07/08)

United States Bankruptcy Court  
Western District of Michigan  
One Division Ave., N.  
Room 200  
Grand Rapids, MI 49503

**IN RE:** Debtor (name used by the debtor in the last 8 years, including married, maiden, trade, and address):

**David W Charron**  
11451 Bowers Drive  
Lowell, MI 49331  
SSN: xxx-xx-5819

Debtor

**Case Number 14-07970-jwb**  
**Chapter 7**  
**Honorable James W. Boyd**

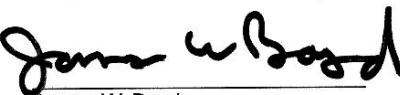
## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: April 28, 2015



James W. Boyd  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

FORM B18 continued (07/08)

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**